

Information to identify the case:

Debtor 1	<u>Israel Velez Jr</u>	Social Security number or ITIN	xxx-xx-1869
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Malada Velez</u>	Social Security number or ITIN	xxx-xx-6901
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-21303-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Israel Velez Jr

Malada Velez
aka Malada Crespo

4/14/23

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Israel Velez, Jr
Malada Velez
Debtors

Case No. 18-21303-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Apr 14, 2023

Form ID: 3180W

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Israel Velez, Jr, Malada Velez, 496 W Weymouth Rd., Vineland, NJ 08360-1632
517673509	+ Cardiovascular Assoc of Delaware Valley, Apex Asset Management, LLC., PO Box 5407, Lancaster, PA 17606-5407
517572113	City of Vineland, Tax Dept., PO Box 1508, Vineland, NJ 08362-1508
517572121	+ Gateway One Lending & Finance, Attn: Bankruptcy, 160 North Riverview Dr. Ste 100, Anaheim, CA 92808-2293
517572128	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
518768813	SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
518768814	SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356, SantanderConsumerUSA Inc successor in interest to Gateway,One

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 14 2023 20:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreign03.ne.ecf@usdoj.gov	Apr 14 2023 20:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517572111	^ MEBN	Apr 14 2023 20:29:59	Apex Asset Management, Attn: Bankruptcy, 2501 Oregon Pike, Ste 201, Lancaster, PA 17601-4890
517572112	EDI: CAPITALONE.COM	Apr 15 2023 00:22:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517671170	EDI: CAPITALONE.COM	Apr 15 2023 00:22:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517572114	+ EDI: WFNNB.COM	Apr 15 2023 00:22:00	Comenitybank/kayjewelers, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
517572115	+ Email/Text: ebnnotifications@creditacceptance.com	Apr 14 2023 20:34:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
517572116	+ Email/Text: electronicbkydocs@nelnet.net	Apr 14 2023 20:35:00	Dept of Ed / 582 / Nelnet, Attn: Claims, Po Box 82505, Lincoln, NE 68501-2505
517572117	+ Email/Text: bankruptcydepartment@tsico.com	Apr 14 2023 20:35:00	Eos Cca, Attn: Bankruptcy, Po Box 329, Norwell, MA 02061-0329
517572118	^ MEBN	Apr 14 2023 20:28:53	Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
517572119	^ MEBN	Apr 14 2023 20:29:37	Experian, PO Box 4500, Allen, TX 75013-1311
517572123	+ EDI: IRS.COM		

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		Apr 15 2023 00:22:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
517657514	Email/PDF: resurgentbknotifications@resurgent.com	Apr 14 2023 20:40:15	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517572124	+ Email/Text: kmorgan@morganlaw.com	Apr 14 2023 20:35:00	Morgan, Bornstein & Morgan, 1236 Brace Road, Suite K, Cherry Hill, NJ 08034-3229
517572125	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 14 2023 20:34:00	Mr. Cooper, Attn: Bankruptcy, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517663552	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 14 2023 20:34:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
517572126	+ Email/Text: EBN_Waco@Receivemoremp.com	Apr 14 2023 20:35:00	PMAB, LLC, 4135 S Stream Blvd Ste 4, Charlotte, NC 28217-4636
517682831	EDI: Q3G.COM	Apr 15 2023 00:22:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517572127	+ Email/Text: bankruptcy@sw-credit.com	Apr 14 2023 20:35:00	Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
517572129	^ MEBN	Apr 14 2023 20:29:40	TransUnion, PO Box 2000, Chester, PA 19016-2000
517609407	+ Email/Text: electronicbkydocs@nelnet.net	Apr 14 2023 20:35:00	U.S. Department of Education, C/O Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
517572130	+ Email/Text: bankruptcyreports@wakeassoc.com	Apr 14 2023 20:35:00	Wakefield & Associates, 830 E Platte Ave, Fort Morgan, CO 80701-3601

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517572122		Gsi Recovery Llc
517572120	##+	First Progress, Po Box 84010, Columbus, GA 31908-4010

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0312-1

User: admin

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Denise E. Carlon

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com

Thomas G. Egner

on behalf of Joint Debtor Malada Velez tegner@mcdowelllegal.com
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis
on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

Thomas G. Egner

on behalf of Debtor Israel Velez Jr tegner@mcdowelllegal.com,
tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis
on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7